

Exhibit J

04/12/10

RONALD NAKAMOTO
ELAINE NAKAMOTO
18650 VISTA DE ALMADEN
SAN JOSE CA 95120

RE: Account Number [REDACTED] 7783
Property Address 8297 BULL MOUNTAIN CIRCLE
ELK GROVE CA 95758-0000

Dear RONALD NAKAMOTO ELAINE NAKAMOTO

****IMPORTANT NOTICE REGARDING INTEREST RATE AND/OR PAYMENT
CHANGES****

The interest rate on your loan is scheduled to adjust on 05/01/10. Your new payment will begin effective with the 06/01/10 payment.

Projected principal balance after 05/01/10 payment \$ 268187.40

New index value 0.44400% Current interest rate 5.75000%

New Interest rate 3.50000% Current Payment \$ 1285.06

Fully Amortize Pymnt\$ 1342.60

Margin 3.00000% Escrow* \$ 345.15

Total payment \$ 1687.75

Rate Next Change Date 11/01/10

Principal and Interest Next Change 12/01/10

*Subject to change if analysis occurs after the date of this letter.

Your new interest rate is calculated by adding the margin to the new index value, as defined in your mortgage documents. The result of this addition is subject to rounding and rate cap limitations according to the terms of your mortgage documents.

PLEASE NOTE: Your Interest Only TERM has expired.

04/12/10

Account Number [REDACTED] 7783

Page Two

A Mortgage Account Statement will be sent under separate cover. If your payments are made through our automatic payment program, your new payment amount will be deducted on your scheduled draft date.

IF YOU ARE IN DEFAULT AT THE TIME THIS NOTICE IS DELIVERED TO YOU, GMAC Mortgage, LLC WILL CONTINUE WITH THE DEFAULT PROCESS EVEN THOUGH THE INTEREST RATE AND PAYMENT AMOUNT ARE BEING ADJUSTED.

If you have any questions, please contact Customer Care at 800-766-4622.

Customer Care

Loan Servicing

4064